

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin J. Koch
Debtor

Case No. 20-00478-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 14, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2022:

Recip ID	Recipient Name and Address
db	+ Kevin J. Koch, 7665 Pohopoco Dr., Kunkletown, PA 18058-2632
aty	+ Timothy B Fisher, II, P.O. Box 396, Gouldsboro, PA 18424-0396
cr	+ Bank of America, N.A., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
cr	+ SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5302399	+ Bank of America Business Card, PO Box 15796, Wilmington, DE 19886-5796
5303147	+ Bank of America, N.A., c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
5322638	+ Bank of America, N.A., c/o Aldridge, Pite, LLP, 780 Johnson Ferry Road, Suite 600 Atlanta, GA 30342-1439
5301881	+ Bayview Loan Servicing, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5299604	+ Campton Funeral Home, Inc., 525 Delaware Ave., Palmerton, PA 18071-1991
5299606	+ Carbon County Tax Claim Bureau, 2 Lehigh Ave., Jim Thorpe, PA 18229-2014
5299609	+ Estate of Kenneth Stephen Serfass, 330 Penn Forest Rd., Kunkletown, PA 18058-2614
5299610	+ George W. Westervelt, Jr., Esquire, 706 Monroe Street, PO Box 549, Stroudsburg, PA 18360-0549
5388869	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5388870	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company Serviced by Select Portfolio Servicing,
5299612	+ Kelley Miller, 442 Silfies Rd., Kunkletown, PA 18058-7182
5299613	+ Kenneth Serfass, Jr., 330 Penn Forest Rd., Kunkletown, PA 18058-2614
5299614	+ Kevin J. Koch, 7665 Pohocopo Dr., Kunkletown, PA 18058-2632
5302400	+ Merrick Bank/NAR, Inc., 1600 West 2200 South, Ste. 410, West Valley City, UT 84119-7240
5299618	+ Philip W. Stock, Esquire, 706 Monroe Street, Stroudsburg, PA 18360-2270
5299619	+ SST/CIGPFICORP, 4315 Pickett Rd., Saint Joseph, MO 64503-1600
5299620	+ SST/SYNOVUS, 1111 Bay Ave., Columbus, GA 31901-5218
5305251	+ UNIFUND CCR LLC, TSAROUHIS LAW GROUP, 21 SOUTH 9TH STREET, ALLENTOWN, PA 18102-4861
5320552	Wells Fargo Bank, National Association, et.al., PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 14 2022 18:39:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 14 2022 18:39:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA 115, Johnston, RI 02919, UNITED STATES
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 14 2022 18:39:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5299602	+ EDI: BANKAMER.COM	Apr 14 2022 22:49:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
5318779	+ EDI: BANKAMER2.COM	Apr 14 2022 22:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5312556	+ EDI: BANKAMER.COM	Apr 14 2022 22:49:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
5299603	+ EDI: LCIBAYLN		

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		Apr 14 2022 22:48:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd., Coral Gables, FL 33146-1873
5299607	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 14 2022 18:39:00	Citizens Bank, One Citizens Plaza, Providene, RI 02903
5307798	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 14 2022 18:39:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston,Rhode Island 02919
5299605	+ EDI: CAPITALONE.COM	Apr 14 2022 22:49:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
5367913	+ EDI: LCIBAYLN	Apr 14 2022 22:48:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
5367912	+ EDI: LCIBAYLN	Apr 14 2022 22:48:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
5299608	+ EDI: USBANKARS.COM	Apr 14 2022 22:48:00	Elan Financial, 225 W. Station Square Dr., Pittsburgh, PA 15219-1174
5388869	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 14 2022 18:39:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5388870	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 14 2022 18:39:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,
5299611	EDI: JPMORGANCHASE	Apr 14 2022 22:49:00	JPMCB Card, 270 Park Ave., New York, NY 10017
5305729	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 14 2022 18:39:02	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5299615	+ Email/Text: MKnitter@monroecountypa.gov	Apr 14 2022 18:39:00	Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
5299616	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 14 2022 18:39:00	Nationstar Mortgage, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
5319026	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 14 2022 18:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5299617	+ EDI: LCIPHHRMGT	Apr 14 2022 22:49:00	PHH Mortgage, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
5310354	EDI: PENNDEPTREV	Apr 14 2022 22:48:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5310354	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 14 2022 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
5315760	EDI: BANKAMER.COM	Apr 14 2022 22:49:00	The Bank of New York Mellon, et al, c/o Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
5319831	EDI: USBANKARS.COM	Apr 14 2022 22:48:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
5299621	EDI: USBANKARS.COM	Apr 14 2022 22:48:00	US Bank, 425 Walnut Street, Cincinnati, OH 45202

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor COMMUNITY LOAN SERVICING LLC ecfmail@mwc-law.com
Daniel Philip Jones	on behalf of Creditor Bank of America N.A. djones@sterneisenberg.com, bkecf@sterneisenberg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS Et Al... bkgroup@kmlawgroup.com
James Peter Valecko	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com PitEcf@weltman.com
Janet M. Spears	on behalf of Creditor Bayview Loan Servicing LLC bkecfinbox@aldridgepite.com, JSpears@ecf.courtdrive.com
Janet M. Spears	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkecfinbox@aldridgepite.com, JSpears@ecf.courtdrive.com
Janet M. Spears	on behalf of Creditor BANK OF AMERICA N.A. bkecfinbox@aldridgepite.com, JSpears@ecf.courtdrive.com
Jerome B Blank	on behalf of Creditor Wells Fargo Bank National Association, et.al. pamb@fedphe.com
Lorraine Gazzara Doyle	on behalf of Creditor Goldman Sachs Mortgage Company ldoyle@milsteadlaw.com Diane@mvrllaw.com;bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank National Association, et.al. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor COMMUNITY LOAN SERVICING LLC ecfmail@mwc-law.com

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Marisa Myers Cohen	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Patrick James Best	on behalf of Creditor Estate of Kenneth Serfass patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Philip W. Stock	on behalf of Debtor 1 Kevin J. Koch pwstock@ptd.net
Rebecca Ann Solarz	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS Et Al... bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor Wells Fargo Bank National Association, et.al. tomysong0@gmail.com
Timothy B. Fisher, II	on behalf of Attorney Timothy B Fisher II donna.kau@pocono-lawyers.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 22

Information to identify the case:

Debtor 1	Kevin J. Koch	Social Security number or ITIN	xxx-xx-8308
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:20-bk-00478-MJC			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin J. Koch

4/14/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.